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There is a very real need for consistent, readily available signal that is not dependant on proximity to a tower. Travelling cross country is much safer when you can rely on a single source for information (or entertainment to reduce driver fatigue) without having to search the radio dial or tolerate barely audible signal. AM, FM and now XM can all co-exist just fine. When I'm driving through a town I really don't have the time or inclination to become acquainted with the local radio personalities, but in my hometown I frequently stick to a single station for my morning commute.

It boils down to freedom of choice. I chose to pay for the XM service because it simplifies, rather than complicates, my life.